

PREMIER FINANCIAL BANCORP, INC.

	CPP Disbursement Date 10/02/2009	RSSD (Holding Company) 2007647	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$823	\$750	-8.8%		
Loans	\$490	\$462	-5.8%		
Construction & development	\$33	\$22	-33.2%		
Closed-end 1-4 family residential	\$137	\$128	-6.4%		
Home equity	\$11	\$11	2.7%		
Credit card	\$1	\$0	-62.7%		
Other consumer	\$20	\$9	-56.3%		
Commercial & Industrial	\$60	\$57	-5.7%		
Commercial real estate	\$183	\$185	1.4%		
Unused commitments	\$41	\$41	0.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$116	\$157	35.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$57	\$19	-66.7%		
Cash & balances due	\$88	\$60	-32.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$721	\$643	-10.9%		
Deposits	\$690	\$622	-9.8%		
Total other borrowings	\$26	\$19	-28.9%		
FHLB advances	\$10	\$10	-2.4%		
Equity					
Equity capital at quarter end	\$102	\$107	5.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	11.3%	--		
Tier 1 risk based capital ratio	16.5%	17.9%	--		
Total risk based capital ratio	17.5%	19.1%	--		
Return on equity ¹	7.5%	7.1%	--		
Return on assets ¹	0.9%	1.0%	--		
Net interest margin ¹	4.1%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	13.7%	17.4%	--		
Loss provision to net charge-offs (qtr)	187.4%	20.6%	--		
Net charge-offs to average loans and leases ¹	0.2%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	30.3%	16.7%	0.0%	6.1%	--
Closed-end 1-4 family residential	2.1%	2.4%	0.0%	0.0%	--
Home equity	1.2%	1.1%	0.0%	0.0%	--
Credit card	0.0%	8.1%	0.2%	2.2%	--
Other consumer	0.1%	1.7%	0.2%	0.1%	--
Commercial & Industrial	10.2%	7.1%	0.3%	0.0%	--
Commercial real estate	12.3%	11.0%	0.0%	0.2%	--
Total loans	9.5%	8.5%	0.1%	0.4%	--